

WHAT TO BRING WITH YOUR APPLICATION

- _____ Copy of Credit Report- You can pull a free credit report every year at annualcreditreport.com or by calling 1-877-322-8228. Please review your credit report for correctness and that all bills are current. All outstanding charged-off accounts, liens, and judgments must be paid in full. However, small medical bills can be on a written payment plan. **Please write a letter explaining all negative items on your credit report.**
- _____ Lender Good Faith Estimate (GFE) and Pre-qualification letter based on the review of your credit report. You need to get pre-qualified to know how much you can borrow and what are the cost involved in purchasing a home.
- _____ Letter from Employer stating length of employment and base salary. Have your employer list average overtime, shift differential, bonuses separately.
- _____ Letter from Landlord.
- _____ Pay stubs for most recent two months.
- _____ Signed Tax Returns with W-2's for two years. (If you are self-employed, most recent two years federal tax returns will all schedules and current Profit and Loss Statement.)
- _____ Copy of last two Bank Statements for all accounts (checking, saving, 401K, etc.).
- _____ Signed copy Offer to Purchase or Contract with Builder.
- _____ Copy of First Time Homebuyers Certificate(s). The next class is _____.
- _____ Proof of Social Security or Public Assistance Payments.
- _____ Proof of receipt or payment of Child Support.
- _____ Proof of receipt or payment of Alimony.
- _____ Copy of Divorce Decree or Legal Separation (only if less than one year).
- _____ Gift Letter (If you are receiving funds from relative).
- _____ Photo ID (18+) and Social Security Card for all members of the household.
- _____ Other: _____

Mortgage Contact Person: _____ Phone: _____

